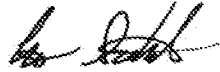


EXPEDITED PROCEDURE**CERTIFICATE OF TRANSMISSION**

I hereby certify that on the date shown below I will send communication via the Office electronic filing system, and attachments if any, to Group 3600 of the U.S. Patent and Trademark Office.

Date: July 8, 2009

Eric Schneider**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:

Applicant: Eric Schneider

Examiner: Linda Perry

Serial No: 10/604,598

Art Unit: 3695

Filing Date: August 1, 2003

Title: ACCRUAL SYSTEM, METHOD, PRODUCT, AND APPARATUS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

OFFICE ACTION RESPONSE

In response to Examiner office action on March 9, 2009, Applicant is submitting the following: